

Markel Care

You care, we care.



Policyholders booklet



Markel Care – You care, we care

We are delighted to introduce you to Markel Care, providing you with comprehensive insurance coverage and a range of support services, which we believe will make a difference in helping you manage and grow your business.

We have extensive experience of the UK care industry, which includes charitable and commercial organisations who provide care, support and advice for disadvantaged or vulnerable people.

Our expert team are always on hand to assist and have an in-depth knowledge of the sector, having worked extensively with care organisations for over 10 years.

Why Expect more?

- We are a specialist insurer with a proud reputation for technical excellence, product innovation and distinctive service delivery in the care sector.
- We have a unique combination of insurance and other professional and business support services to provide you with fundamental business maintenance and growth solutions.
- We offer unrivalled access to an award-winning team of legal, tax and funding specialists that can support your business, including:
 - **Access to our care consultancy services**
You will be entitled to inclusive hours of dedicated bespoke services supported by extensive management and associated experience. We are here to help you across a wide range of services specific to the care industry
 - **Legal experts**
Direct access to over 55 dedicated in-house solicitors and barristers through our 24-hour business and legal helpline to assist with your legal queries and safeguard your business
 - **Law Hub**
Benefit from a range of legal documents and templates, which enables you to take the first steps towards being on top of the law and running your care business with confidence
 - **Tax services**
We can help you identify tax planning opportunities relevant to the care sector, such as Capital Allowances and VAT, and assist you to source appropriate funding to grow your business

We care because you care!

Your insurance cover

Your insurance policy:

We provide the full range of asset protection, third party and management liability covers needed in one single policy.

Our offering is very extensive and can accommodate the vast majority of risks operating within the sector. We are willing to consider further enhancements to meet particular requirements.

Our tailored solutions cover you against the specific risks your business faces, including:

- Abuse
- Medical malpractice
- Breach of professional duty
- Fraud
- Employee and volunteer

A comprehensive insurance policy

The care and charity sector is diverse and far reaching, demanding a specialist approach from an insurer who has experience of the unique risks presented. Our award-winning underwriting team take the time to understand each organisation to provide bespoke cover solutions that cater for specific needs.

Our comprehensive care policy covers three main areas of risk:

Responsibility to third parties

- Public and products liability
- Professional liability
- Management liability (executive liability)
- Entity defence

Responsibility as an employer

- Employer's liability
- Employment law protection
- Personal accident

Protection of assets

- Fidelity
- Property damage
- Business interruption
- Specified all risks
- Money and personal assault
- Transit
- Refrigerated stock

The wording within our policies uses clear and concise structure, accurate terms and simple language. We've also created a specimen wording document, providing the full wording for our cover which seeks to ensure there are no unwelcome surprises.



Providing expert cover for expert care

Optional Cyber insurance

Cyber threats can emerge in many ways; a cyber-attack, theft or loss of data, unauthorised system access, or the adverse consequences that arise from email, website and social media misuse.

Almost all care organisations have personal data and a reliance on IT, however few have the in-house capabilities for managing emerging cyber and data risks.

If the worst happens a specialist cyber policy acts as a first response and protects your organisation from the moment a data breach occurs. It covers your own losses as well as legal; IT security and regulatory costs that may occur to contain a data breach.



Scope of cover

Working closely with care organisations, we identify the range of risks you face so we can tailor our insurance protection. Using long-established underwriting and claims expertise, our cover is regularly reviewed to keep abreast of regulatory and market changes.

We provide ongoing support through our range of policyholder services.

Who we specialise in supporting

- Adult placements / assisted living
- Care and day centres
- Care providers
- Charities, not-for-profit and voluntary organisations
- Children's homes
- Community action groups, programmes, centres and services
- Counselling and therapy services
- Domiciliary care
- Drug and alcohol rehabilitation
- Education, literacy and training services (not 'conventional' schools and colleges)
- Foster care
- Hospices
- Mental health support
- Nurseries, playgroups and out-of-school clubs
- Rehabilitation and halfway houses
- Respite care providers
- Sheltered workshops and vocational training
- Shelters and refuges
- Supported living
- Youth centres and organisations

Expect more from our award-winning claims team

We are here to pay claims.

Our award-winning claims team are on hand to ensure that claims are dealt with fairly and swiftly to ensure that any disruption to our policyholders is kept to a minimum.

We want to be recognised as “the most customer-focused, nimble and value-adding claims team in the market”. We aim to give our insureds the sort of service they want, combining intelligence, enthusiasm and imagination with an efficient and effective process.

We are here to pay claims and we do so in a way that is fast, efficient and creative. We appreciate that our policyholders rely on us and we are always looking for better and faster ways to deal with claims.



Giving you more than just insurance



Care consultancy services

You will be entitled to inclusive hours of dedicated bespoke services supported by extensive management and associated experience, who are here to help you across a wider range of services specific to the care industry including:

- Risk Management: health and safety management systems
- Business interruption / continuity planning
- Fire and environmental risk assessments
- Improving professional care and health practice
- Dampening liability and reducing potential for claims
- Helping you with CQC, OFSTED enforcement actions
- Regulatory health checks
- Care planning and associated risk assessment development
- Governance e.g. quality assurance / quality control system
- Safeguarding, complaints and representation work
- Capturing new business e.g. tenders and procurement
- Bespoke training
- Business growth and improvement techniques



Training

Markel Care can offer bespoke training programmes, including:

- Health and safety
- Care management
- Risk assessment
- Disciplinary and grievance procedures
- Equal opportunities and discrimination

Policyholders can benefit from inclusive hours of consultancy services provided by our team of care and legal experts who offer pragmatic, robust advice to ensure you achieve best practice status.



ClearCare

As a Markel policyholder, you will be entitled to a discount of at least 50% off the set-up fee if you subscribe to the ClearCare facility management software, the UK's preferred online recording system for management in children's social care settings. The software saves time and money through efficiency gains and safeguards against poor practice through improved monitoring and automated notifications.



Law Hub

Markel policyholders benefit from the extensive range of DIY legal documents and templates, all available to utilise at no additional cost. All documents are prepared by our in-house team of solicitors. This Law Hub is specifically designed to be user friendly, so you are able to use them with minimal support for a multitude of legal issues. If, however, you do want support, this Law Hub can be used in conjunction with the legal helpline.



Business and legal helpline

Markel policyholders now benefit from unlimited use of the Markel 24/7 365 days a year business and legal helpline. A dedicated team of over 60 solicitors and barristers (including care and health and safety specialists) can assist you with all your business and legal requirements at a time to suit you, day or night.



Legal services

If you require independent legal advice, we're here to support and advise you with the following legal services. As a Markel policyholder, you may benefit from some inclusive hours of legal work, meaning there may be no additional charge:

- Employment consultancy, including HR policy manuals and staff handbook development
- Employment tribunal defence

- Statutory licence defence and appeals
- Dispute resolution
- Property services
- General business services

NB: Using this service is not deemed to be a claim notification. If you are in doubt as to whether you should notify a claim under your insurance policy, you should contact your insurer or insurance advisor.

Tax and funding consultancy services

Our tax specialists can help you identify and make the most of the relevant UK tax and funding opportunities.

We have a dedicated in-house team of chartered accountants, chartered tax advisers and technical staff educated to PhD level, all available to ensure you maximise both tax opportunities and source appropriate funding. For example, our capital allowances experts can work with you to ensure you maximise all tax opportunities available. A recent claim includes a successful capital allowances claim which yielded an improved first year saving of £31,548 for the care home. Figures such as these are typical of those found in care homes and similar business properties.

With Markel Care you are entitled to a free, no obligation tax and funding review.

Our services include:

- Funding
- Capital allowances
- Status and CIS protection
- VAT support
- Inheritance tax planning
- Other specialist tax services



TaxDesk25

Our TaxDesk is available to answer any tax queries you or your accountant may have. We are a team of over 75 specialist tax and funding experts covering all the taxes. As a Markel policyholder, you are entitled to a 25% discount on the price of all calls. Calls are routed directly to the tax partner who deals only in that particular area of expertise that relates to your query.



Marketing campaigns

Policyholders have access to their own innovative marketing platform, with a range of templates and images, that can be utilised to create on brand marketing communications to distribute to your audience groups through the 24/7 365 days a year marketing dispatch tool.

Why risk going anywhere else?

Global brand, local reach

We are the UK division of Markel International's national markets operation. Markel International is the London-based subsidiary of Markel Corporation, a leading name in insurance since 1930.

Our products are underwritten on behalf of Markel International Insurance Company Limited by local development underwriters who deliver first-class service and knowledge of specialist sectors throughout the UK.

Markel Corporation



\$16bn
MARKET CAP*



#460
FORTUNE 500



\$5.5bn
GROSS WRITTEN
PREMIUM**



\$33bn
TOTAL ASSETS**



15,600
EMPLOYEES



71
OFFICES

21
COUNTRIES

*At 26 March 2018 **At 31 December 2017

Financial strength rating

MARKEL INTERNATIONAL
INSURANCE COMPANY LIMITED

A
(STRONG)
STANDARD & POOR'S

A
(EXCELLENT)
A.M. BEST



Rehab centres – Case study

Major voluntary sector provider of drug and alcohol services

The charity's aim is to make positive changes to the lives of those people who are affected by drug and alcohol misuse through provision of a range of services and by working with communities and other agencies to prevent drug and alcohol-related harm.

The issue

There are many differing aspects to this policyholder including:

- Residential detox clinic specialising in the detoxification and stabilisation of individuals who misuse alcohol and drugs – specifically aimed at restoring physical, emotional and mental wellbeing.
- Residential rehabilitation programme providing individuals with the opportunity to evaluate and change current lifestyle, beliefs and thinking associated with substance misuse via individual counselling sessions and group programmes including relapse prevention, stress management etc.
- Drop in centre for young homeless people providing welfare/housing advice etc and a needle exchange. Three times per week hot food provided to visitors together with outreach van service offering soup, tea, coffee etc.
- Provision of furnished accommodation in conjunction with a local housing association for people with a history of drug/alcohol misuse who are now deemed to be abstinent.
- Transitional advice, support via outreach facilities for people leaving prison who have a history of drug/alcohol misuse.
- Provision of training for individuals/organisations on all aspects of drug/alcohol awareness and visits to local schools (including primary schools) to highlight the dangers of such issues.
- Social Enterprise café operators utilising volunteer service users as part of a work experience and rehabilitation programme.

The solution

Working in partnership with our broker whose in-depth knowledge of the risk was invaluable, we were able to put together a 'bespoke' programme catering for the specific and unique requirements of our policyholder via our comprehensive contract.

The Markel comprehensive product replaced a number of policies with different insurers and thereby addressed many potentially 'grey areas' including abuse, breach of professional duty and medical malpractice, thus minimising the chance of claims falling between (rather than within) insuring clauses.

Why Markel Care?

Markel is one of the UK's leading providers of insurance to the care and charity sector.

Markel Care brings together a unique combination of insurance and other professional and business support services to provide you with fundamental business maintenance and growth solutions.

Contact your insurance broker to find out more about Markel's Care Insurance or for further information on Markel Care email: markelcare@markelintl.com or call 0345 355 2228.



To learn more about the care insurance offering please contact your broker.

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Markel (UK) Limited
www.markelcare.co.uk

Calls from a landline will be charged at your local rate. Calls from mobile phones are charged at your network provider's rates in accordance with your tariff.

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